

**Table 8. Standard errors for fee-for-service plans: Type and amount of annual family deductible, private industry workers, National Compensation Survey, 2012**

Characteristics	With deductible							Other deductible	With no deductible	Not determinable
	Total with deductible	With fixed deductible		Total with variable deductible	With variable deductible					
		Total with fixed deductible	Median deductible amount		Median deductible amount					
				In-network	Out-of-network	Point-of-service				
<b>Worker characteristic</b>										
All workers .....	0.8	–	–	1.5	\$209	\$0	\$0	–	0.8	0.1
Management, professional, and related .....	2.0	–	–	3.0	97	154	–	–	–	–
Management, business, and financial .....	3.6	–	–	3.7	501	517	–	–	–	–
Professional and related .....	1.4	–	–	3.9	71	679	48	–	1.4	0.2
Service .....	3.1	5.0	–	6.0	–	–	–	–	3.1	–
Protective service .....	2.3	–	–	8.4	–	–	–	–	–	–
Sales and office .....	1.1	–	–	2.2	297	182	591	–	1.1	( <sup>1</sup> )
Sales and related .....	1.5	–	–	3.9	277	560	196	–	1.5	–
Office and administrative support .....	1.3	–	–	2.3	378	111	241	–	1.3	0.1
Natural resources, construction, and maintenance .....	3.1	6.4	–	5.8	196	444	–	–	–	–
Construction, extraction, farming, fishing, and forestry .....	4.4	7.0	–	7.2	–	–	0	–	–	–
Installation, maintenance, and repair .....	4.2	9.7	–	8.9	152	337	–	–	–	–
Production, transportation, and material moving .....	1.2	3.1	–	2.9	234	153	0	–	1.2	–
Production .....	1.6	4.1	–	4.0	266	597	0	–	1.6	–
Transportation and material moving .....	2.1	3.9	\$88	3.7	49	–	0	–	–	–
Full time .....	0.9	1.6	307	1.6	181	34	59	0.1	0.9	0.1
Part time .....	3.3	–	–	5.0	448	561	139	–	3.3	–
Union .....	2.5	–	–	4.0	293	–	–	–	2.5	–
Nonunion .....	0.9	–	–	1.8	229	374	11	–	0.9	0.1
Average wage within the following categories: <sup>2</sup>										
Lowest 25 percent .....	2.8	–	–	3.8	228	627	509	–	2.8	–
Second 25 percent .....	1.9	–	–	2.8	56	472	0	–	–	–
Third 25 percent .....	0.9	–	–	3.1	0	0	8	–	0.8	0.2
Highest 25 percent .....	1.9	–	–	2.5	214	609	–	–	1.9	0.1
Highest 10 percent .....	0.9	–	–	2.9	180	741	–	–	0.9	–
<b>Establishment characteristic</b>										
Goods-producing industries .....	1.4	–	–	2.8	109	109	0	–	1.4	–
Construction .....	3.7	5.6	–	6.0	–	686	–	–	–	–
Manufacturing .....	1.2	–	–	3.7	44	83	0	–	1.2	–
Service-providing industries .....	1.0	–	–	2.0	279	0	357	–	1.0	0.1
Trade, transportation, and utilities .....	1.1	–	–	2.7	174	104	–	–	1.1	–
Wholesale trade .....	2.1	5.2	–	5.3	–	310	–	–	2.1	–
Retail trade .....	1.9	–	–	3.9	99	451	–	–	1.9	–
Information .....	7.8	–	–	8.6	263	–	–	–	–	–
Financial activities .....	2.5	–	–	3.1	–	–	–	–	2.4	0.4
Finance and insurance .....	2.0	–	–	3.0	–	–	–	–	2.0	–

See footnotes at end of table.

**Table 8. Standard errors for fee-for-service plans: Type and amount of annual family deductible, private industry workers, National Compensation Survey, 2012—Continued**

Characteristics	With deductible							Other deductible	With no deductible	Not determinable
	Total with deductible	With fixed deductible		Total with variable deductible	With variable deductible					
		Total with fixed deductible	Median deductible amount		Median deductible amount					
				In-network	Out-of-network	Point-of-service				
Credit intermediation and related activities ..	2.4	—	—	4.4	—	—	—	—	2.4	—
Insurance carriers and related activities .....	3.1	—	—	4.7	—	—	—	—	—	—
Professional and business services .....	3.0	—	—	4.3	—	\$589	—	—	—	—
Education and health services .....	1.8	5.1	—	4.8	\$239	640	\$95	—	1.8	—
Educational services .....	4.0	4.2	\$213	4.4	0	380	—	—	—	—
Junior colleges, colleges, and universities ...	1.3	5.2	136	5.4	356	407	—	—	1.3	—
Healthcare and social assistance .....	1.6	5.7	—	5.5	—	—	108	—	1.6	—
1 to 99 workers .....	1.9	—	—	2.9	686	898	—	—	1.9	—
1 to 49 workers .....	2.3	—	—	3.1	0	1,072	187	—	2.3	—
50 to 99 workers .....	3.8	—	—	5.9	185	491	—	—	—	—
100 workers or more .....	0.7	—	—	2.0	278	175	268	—	0.7	0.1
100 to 499 workers .....	0.7	—	—	2.6	0	363	593	—	0.7	0.2
500 workers or more .....	1.4	—	—	2.8	44	179	57	—	1.4	( <sup>1</sup> )
<b>Geographic area</b>										
New England .....	4.4	—	—	6.0	—	—	—	—	4.4	—
Middle Atlantic .....	1.4	—	—	5.2	204	315	—	—	1.4	—
East North Central .....	1.3	—	—	2.7	409	645	222	—	1.3	—
West North Central .....	1.5	—	—	3.7	—	989	—	—	—	—
South Atlantic .....	3.2	—	—	3.7	147	355	—	—	—	—
East South Central .....	3.1	—	—	4.6	316	495	—	—	—	—
West South Central .....	2.4	—	—	3.3	242	376	—	—	—	—
Mountain .....	1.4	7.6	0	7.9	0	286	—	—	—	—
Pacific .....	1.3	3.6	—	—	—	—	—	—	1.3	—

<sup>1</sup> Less than 0.05.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2012."

Note: Dashes indicate that no data were reported or that data do not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).